

## Voluntary Petition

<b>Voluntary Petition</b> (This page must be completed and filed in every case)		<b>Debtor</b> <b>Crumb, Larry Wayne</b>	
<b>Prior Bankruptcy Case Filed Within Last 6 Years</b> (If more than one, attach additional sheet)			
Location Where Filed: <b>- None -</b>		Case Number:	Date Filed:
<b>Pending Bankruptcy Case Filed by any Spouse, Partner, or Affiliate of this Debtor</b> (If more than one, attach additional sheet)			
Name of Debtor: <b>- None -</b>		Case Number:	Date Filed:
District:		Relationship:	Judge:
<b>Signatures</b>			
<b>Signature(s) of Debtor(s) (Individual/Joint)</b> I declare under penalty of perjury that the information provided in this petition is true and correct. [If petitioner is an individual whose debts are primarily consumer debts and has chosen to file under chapter 7] I am aware that I may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, understand the relief available under each such chapter, and choose to proceed under chapter 7. I request relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> <u>/s/ Larry Wayne Crumb</u> Signature of Debtor <b>Larry Wayne Crumb</b>  <b>X</b> _____ Signature of Joint Debtor  _____ Telephone Number (If not represented by attorney)  <u><b>February 16, 2005</b></u> Date		<b>Exhibit A</b> (To be completed if debtor is required to file periodic reports (e.g., forms 10K and 10Q) with the Securities and Exchange Commission pursuant to Section 13 or 15(d) of the Securities Exchange Act of 1934 and is requesting relief under chapter 11) <input type="checkbox"/> Exhibit A is attached and made a part of this petition.  <b>Exhibit B</b> (To be completed if debtor is an individual whose debts are primarily consumer debts) I, the attorney for the petitioner named in the foregoing petition, declare that I have informed the petitioner that [he or she] may proceed under chapter 7, 11, 12, or 13 of title 11, United States Code, and have explained the relief available under each such chapter.  <b>X</b> <u>/s/ Alexey Y. Kaplan</u> <u><b>February 16, 2005</b></u> Signature of Attorney for Debtor(s) Date <b>Alexey Y. Kaplan</b>  <b>Exhibit C</b> Does the debtor own or have possession of any property that poses a threat of imminent and identifiable harm to public health or safety? <input type="checkbox"/> Yes, and Exhibit C is attached and made a part of this petition. <input checked="" type="checkbox"/> No  <b>Signature of Non-Attorney Petition Preparer</b> I certify that I am a bankruptcy petition preparer as defined in 11 U.S.C. § 110, that I prepared this document for compensation, and that I have provided the debtor with a copy of this document.  _____ Printed Name of Bankruptcy Petition Preparer  _____ Social Security Number (Required by 11 U.S.C. § 110(c).)  _____ Address  Names and Social Security numbers of all other individuals who prepared or assisted in preparing this document:  If more than one person prepared this document, attach additional sheets conforming to the appropriate official form for each person.  <b>X</b> _____ Signature of Bankruptcy Petition Preparer  _____ Date  A bankruptcy petition preparer's failure to comply with the provisions of title 11 and the Federal Rules of Bankruptcy Procedure may result in fines or imprisonment or both. 11 U.S.C. § 110; 18 U.S.C. § 156.	
<b>Signature of Attorney</b>  <b>X</b> <u>/s/ Alexey Y. Kaplan</u> Signature of Attorney for Debtor(s) <b>Alexey Y. Kaplan 6272494</b> Printed Name of Attorney for Debtor(s) <b>Kaplan Law Offices, P.C.</b> Firm Name <b>4043 Dempster Street</b> <b>Skokie, IL 60076</b>  Address <b>Email: alexey_kaplan@yahoo.com</b> <b>847-676-8600 Fax: 847-676-8601</b> Telephone Number <b>February 16, 2005</b> Date			
<b>Signature of Debtor (Corporation/Partnership)</b> I declare under penalty of perjury that the information provided in this petition is true and correct, and that I have been authorized to file this petition on behalf of the debtor. The debtor requests relief in accordance with the chapter of title 11, United States Code, specified in this petition.  <b>X</b> _____ Signature of Authorized Individual  _____ Printed Name of Authorized Individual  _____ Title of Authorized Individual  _____ Date			

**United States Bankruptcy Court**  
**Northern District of Illinois**

In re **Larry Wayne Crumb**,  
Debtor

Case No. \_\_\_\_\_

Chapter **7**

**SUMMARY OF SCHEDULES**

Indicate as to each schedule whether that schedule is attached and state the number of pages in each. Report the totals from Schedules A, B, D, E, F, I, and J in the boxes provided. Add the amounts from Schedules A and B to determine the total amount of the debtor's assets. Add the amounts from Schedules D, E, and F to determine the total amount of the debtor's liabilities.

			AMOUNTS SCHEDULED		
NAME OF SCHEDULE	ATTACHED (YES/NO)	NO. OF SHEETS	ASSETS	LIABILITIES	OTHER
A - Real Property	<b>Yes</b>	<b>1</b>	<b>181,500.00</b>		
B - Personal Property	<b>Yes</b>	<b>3</b>	<b>6,114.00</b>		
C - Property Claimed as Exempt	<b>Yes</b>	<b>1</b>			
D - Creditors Holding Secured Claims	<b>Yes</b>	<b>1</b>		<b>185,000.00</b>	
E - Creditors Holding Unsecured Priority Claims	<b>Yes</b>	<b>1</b>		<b>0.00</b>	
F - Creditors Holding Unsecured Nonpriority Claims	<b>Yes</b>	<b>7</b>		<b>107,038.00</b>	
G - Executory Contracts and Unexpired Leases	<b>Yes</b>	<b>1</b>			
H - Codebtors	<b>Yes</b>	<b>1</b>			
I - Current Income of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,206.00</b>
J - Current Expenditures of Individual Debtor(s)	<b>Yes</b>	<b>1</b>			<b>3,779.00</b>
Total Number of Sheets of ALL Schedules		<b>18</b>			
Total Assets			<b>187,614.00</b>		
Total Liabilities				<b>292,038.00</b>	

In re Larry Wayne Crumb, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE A. REAL PROPERTY

Except as directed below, list all real property in which the debtor has any legal, equitable, or future interest, including all property owned as a cotenant, community property, or in which the debtor has a life estate. Include any property in which the debtor holds rights and powers exercisable for the debtor's own benefit. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor holds no interest in real property, write "None" under "Description and Location of Property."

Do not include interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If an entity claims to have a lien or hold a secured interest in any property, state the amount of the secured claim. (See Schedule D.) If no entity claims to hold a secured interest in the property, write "None" in the column labeled "Amount of Secured Claim."

If the debtor is an individual or if a joint petition is filed, state the amount of any exemption claimed in the property only in Schedule C - Property Claimed as Exempt.

Description and Location of Property	Nature of Debtor's Interest in Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption	Amount of Secured Claim
<b>Residential House: 269 North Prairie, Mundelein, IL 60060</b>	<b>Joint tenant</b>	<b>-</b>	<b>180,000.00</b>	<b>185,000.00</b>
<b>Lots Nos. 28 and 29 in that certain plan of lots entitled "Subdivision of Surface Tracts, Section No. 1, Beards Fork, Fayette County, West Virginia", a map of which is recorded in the office of the Clerk of the County Commission of Fayette County, West Virginia, in Map Book 11 at Page 44, together with all rights and easements and appurtenances thereto, including the right to use in common with the owners of other lots, the streets, alleys and ways on said map set forth.</b>	<b>Fee simple</b>	<b>-</b>	<b>1,500.00</b>	<b>0.00</b>

Sub-Total > **181,500.00** (Total of this page)  
Total > **181,500.00**  
(Report also on Summary of Schedules)

0 continuation sheets attached to the Schedule of Real Property

In re Larry Wayne Crumb, Case No. \_\_\_\_\_  
Debtor

## SCHEDULE B. PERSONAL PROPERTY

Except as directed below, list all personal property of the debtor of whatever kind. If the debtor has no property in one or more of the categories, place an "x" in the appropriate position in the column labeled "None." If additional space is needed in any category, attach a separate sheet properly identified with the case name, case number, and the number of the category. If the debtor is married, state whether husband, wife, or both own the property by placing an "H," "W," "J," or "C" in the column labeled "Husband, Wife, Joint, or Community." If the debtor is an individual or a joint petition is filed, state the amount of any exemptions claimed only in Schedule C - Property Claimed as Exempt.

Do not list interests in executory contracts and unexpired leases on this schedule. List them in Schedule G - Executory Contracts and Unexpired Leases.

If the property is being held for the debtor by someone else, state that person's name and address under "Description and Location of Property."

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
1. Cash on hand		<b>Cash</b>	-	<b>25.00</b>
2. Checking, savings or other financial accounts, certificates of deposit, or shares in banks, savings and loan, thrift, building and loan, and homestead associations, or credit unions, brokerage houses, or cooperatives.		<b>Checking Account at Bank One</b>	-	<b>119.00</b>
		<b>Checking account at LaSalle</b>	-	<b>200.00</b>
3. Security deposits with public utilities, telephone companies, landlords, and others.	<b>X</b>			
4. Household goods and furnishings, including audio, video, and computer equipment.		<b>General household goods and furnishings</b>	-	<b>150.00</b>
5. Books, pictures and other art objects, antiques, stamp, coin, record, tape, compact disc, and other collections or collectibles.		<b>Encyclopedia set from the 1970s</b>	-	<b>20.00</b>
6. Wearing apparel.		<b>Necessary wearing apparel</b>	-	<b>150.00</b>
7. Furs and jewelry.		<b>General jewelry, watch</b>	-	<b>50.00</b>
8. Firearms and sports, photographic, and other hobby equipment.	<b>X</b>			
9. Interests in insurance policies. Name insurance company of each policy and itemize surrender or refund value of each.	<b>X</b>			

Sub-Total > **714.00**  
(Total of this page)

2 continuation sheets attached to the Schedule of Personal Property

In re Larry Wayne Crumb, Debtor Case No. \_\_\_\_\_

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
10. Annuities. Itemize and name each issuer.		<b>Local 73 Annuity</b>	-	<b>0.00</b>
11. Interests in IRA, ERISA, Keogh, or other pension or profit sharing plans. Itemize.		<b>Local 73 pension plan</b>	-	<b>0.00</b>
12. Stock and interests in incorporated and unincorporated businesses. Itemize.	<b>X</b>			
13. Interests in partnerships or joint ventures. Itemize.	<b>X</b>			
14. Government and corporate bonds and other negotiable and nonnegotiable instruments.	<b>X</b>			
15. Accounts receivable.	<b>X</b>			
16. Alimony, maintenance, support, and property settlements to which the debtor is or may be entitled. Give particulars.	<b>X</b>			
17. Other liquidated debts owing debtor including tax refunds. Give particulars.	<b>X</b>			
18. Equitable or future interests, life estates, and rights or powers exercisable for the benefit of the debtor other than those listed in Schedule of Real Property.	<b>X</b>			
19. Contingent and noncontingent interests in estate of a decedent, death benefit plan, life insurance policy, or trust.	<b>X</b>			

Sub-Total > **0.00**  
(Total of this page)

Sheet 1 of 2 continuation sheets attached  
to the Schedule of Personal Property

In re **Larry Wayne Crumb**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE B. PERSONAL PROPERTY**  
(Continuation Sheet)

Type of Property	N O N E	Description and Location of Property	Husband, Wife, Joint, or Community	Current Market Value of Debtor's Interest in Property, without Deducting any Secured Claim or Exemption
20. Other contingent and unliquidated claims of every nature, including tax refunds, counterclaims of the debtor, and rights to setoff claims. Give estimated value of each.	<b>X</b>			
21. Patents, copyrights, and other intellectual property. Give particulars.	<b>X</b>			
22. Licenses, franchises, and other general intangibles. Give particulars.	<b>X</b>			
23. Automobiles, trucks, trailers, and other vehicles and accessories.		<b>1998 Dodge Ram 1500 with 116,000 miles Poor condition</b>	<b>-</b>	<b>4,500.00</b>
24. Boats, motors, and accessories.	<b>X</b>			
25. Aircraft and accessories.	<b>X</b>			
26. Office equipment, furnishings, and supplies.	<b>X</b>			
27. Machinery, fixtures, equipment, and supplies used in business.		<b>General contractor trade tools</b>	<b>-</b>	<b>900.00</b>
28. Inventory.	<b>X</b>			
29. Animals.	<b>X</b>			
30. Crops - growing or harvested. Give particulars.	<b>X</b>			
31. Farming equipment and implements.	<b>X</b>			
32. Farm supplies, chemicals, and feed.	<b>X</b>			
33. Other personal property of any kind not already listed.	<b>X</b>			

Sub-Total > **5,400.00**  
(Total of this page)  
Total > **6,114.00**

Sheet **2** of **2** continuation sheets attached to the Schedule of Personal Property

(Report also on Summary of Schedules)

In re Larry Wayne Crumb, Debtor Case No. \_\_\_\_\_

## SCHEDULE C. PROPERTY CLAIMED AS EXEMPT

Debtor elects the exemptions to which debtor is entitled under:

[Check one box]

- ☐ 11 U.S.C. §522(b)(1): Exemptions provided in 11 U.S.C. §522(d). Note: These exemptions are available only in certain states.
- ☒ 11 U.S.C. §522(b)(2): Exemptions available under applicable nonbankruptcy federal laws, state or local law where the debtor's domicile has been located for the 180 days immediately preceding the filing of the petition, or for a longer portion of the 180-day period than in any other place, and the debtor's interest as a tenant by the entirety or joint tenant to the extent the interest is exempt from process under applicable nonbankruptcy law.

Description of Property	Specify Law Providing Each Exemption	Value of Claimed Exemption	Current Market Value of Property Without Deducting Exemption
<b>Real Property</b>			
<b>Residential House:</b> 269 North Prairie, Mundelein, IL 60060	735 ILCS 5/12-901	7,500.00	180,000.00
Lots Nos. 28 and 29 in that certain plan of lots entitled "Subdivision of Surface Tracts, Section No. 1, Beards Fork, Fayette County, West Virginia", a map of which is recorded in the office of the Clerk of the County Commission of Fayette County, West Virginia, in Map Book 11 at Page 44, together with all rights and easements and appurtenances thereto, including the right to use in common with the owners of other lots, the streets, alleys and ways on said map set forth.	735 ILCS 5/12-1001(b)	1,500.00	1,500.00
<b>Cash on Hand</b>			
Cash	735 ILCS 5/12-1001(b)	25.00	25.00
<b>Checking, Savings, or Other Financial Accounts, Certificates of Deposit</b>			
Checking Account at Bank One	735 ILCS 5/12-1001(b)	119.00	119.00
Checking account at LaSalle	735 ILCS 5/12-1001(b)	200.00	200.00
<b>Household Goods and Furnishings</b>			
General household goods and furnishings	735 ILCS 5/12-1001(b)	150.00	150.00
<b>Books, Pictures and Other Art Objects; Collectibles</b>			
Encyclopedia set from the 1970s	735 ILCS 5/12-1001(b)	6.00	20.00
<b>Wearing Apparel</b>			
Necessary wearing apparel	735 ILCS 5/12-1001(a)	150.00	150.00
<b>Furs and Jewelry</b>			
General jewelry, watch	735 ILCS 5/12-1001(b)	0.00	50.00
<b>Annuities</b>			
Local 73 Annuity	735 ILCS 5/12-704	0.00	0.00
<b>Interests in IRA, ERISA, Keogh, or Other Pension or Profit Sharing Plans</b>			
Local 73 pension plan	735 ILCS 5/12-704 735 ILCS 5/12-1006	0.00	0.00
<b>Automobiles, Trucks, Trailers, and Other Vehicles</b>			
1998 Dodge Ram 1500 with 116,000 miles Poor condition	735 ILCS 5/12-1001(c)	1,200.00	4,500.00
<b>Machinery, Fixtures, Equipment and Supplies Used in Business</b>			
General contractor trade tools	735 ILCS 5/12-1001(d)	750.00	900.00

0 continuation sheets attached to Schedule of Property Claimed as Exempt



Form B6D  
(12/03)

In re **Larry Wayne Crumb**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE D. CREDITORS HOLDING SECURED CLAIMS

State the name, mailing address, including zip code and last four digits of any account number of all entities holding claims secured by property of the debtor as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. List creditors holding all types of secured interests such as judgment liens, garnishments, statutory liens, mortgages, deeds of trust, and other security interests. List creditors in alphabetical order to the extent practicable. If all secured creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community."

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding secured claims to report on this Schedule D.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B T O R	H U S B A N D W I F E J O I N T C O M M U N I T Y	DATE CLAIM WAS INCURRED, NATURE OF LIEN, AND DESCRIPTION AND MARKET VALUE OF PROPERTY SUBJECT TO LIEN	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM WITHOUT DEDUCTING VALUE OF COLLATERAL	UNSECURED PORTION IF ANY
Account No. <b>Rec. #5610969</b>			<b>2000-2003</b>					
<b>D. Shatner; E. Hallberg &amp; D. Crumb</b> <b>3702 West Agatite Ave., 1-E</b> <b>Chicago, IL 60625</b>		-	<b>Second Mortgage</b>  <b>Residential House:</b> <b>269 North Prarie, Mundelein, IL 60060</b>		X			
			Value \$ <b>180,000.00</b>				<b>95,000.00</b>	<b>0.00</b>
Account No. <b>0032184699</b>			<b>2002</b>					
<b>Wells Fargo Home Mortgage</b> <b>MAC X7801-03K</b> <b>3476 Stateview Blvd.</b> <b>Fort Mill, SC 29715</b>		-	<b>First Mortgage</b>  <b>Residential House:</b> <b>269 North Prarie, Mundelein, IL 60060</b>		X			
			Value \$ <b>180,000.00</b>				<b>90,000.00</b>	<b>5,000.00</b>
Account No.								
			Value \$					
Account No.								
			Value \$					

0 continuation sheets attached

Subtotal  
(Total of this page)

**185,000.00**

Total  
(Report on Summary of Schedules)

**185,000.00**

In re Larry Wayne Crumb

Case No. \_\_\_\_\_

Debtor

## SCHEDULE E. CREDITORS HOLDING UNSECURED PRIORITY CLAIMS

A complete list of claims entitled to priority, listed separately by type of priority, is to be set forth on the sheets provided. Only holders of unsecured claims entitled to priority should be listed in this schedule. In the boxes provided on the attached sheets, state the name, mailing address, including zip code, and last four digits of the account number, if any, of all entities holding priority claims against the debtor or the property of the debtor, as of the date of the filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H-Codebtors. If a joint petition is filed, state whether husband, wife, both of them or the marital community may be liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of claims listed on each sheet in the box labeled "Subtotal" on each sheet. Report the total of all claims listed on this Schedule E in the box labeled "Total" on the last sheet of the completed schedule. Repeat this total also on the Summary of Schedules.

☒ Check this box if debtor has no creditors holding unsecured priority claims to report on this Schedule E.

**TYPES OF PRIORITY CLAIMS** (Check the appropriate box(es) below if claims in that category are listed on the attached sheets.)

☐ **Extensions of credit in an involuntary case**

Claims arising in the ordinary course of the debtor's business or financial affairs after the commencement of the case but before the earlier of the appointment of a trustee or the order for relief. 11 U.S.C. § 507(a)(2).

☐ **Wages, salaries, and commissions**

Wages, salaries, and commissions, including vacation, severance, and sick leave pay owing to employees and commissions owing to qualifying independent sales representatives up to \$4,925\* per person earned within 90 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507 (a)(3).

☐ **Contributions to employee benefit plans**

Money owed to employee benefit plans for services rendered within 180 days immediately preceding the filing of the original petition, or the cessation of business, whichever occurred first, to the extent provided in 11 U.S.C. § 507(a)(4).

☐ **Certain farmers and fishermen**

Claims of certain farmers and fishermen, up to \$4,925\* per farmer or fisherman, against the debtor, as provided in 11 U.S.C. § 507(a)(5).

☐ **Deposits by individuals**

Claims of individuals up to \$2,225\* for deposits for the purchase, lease, or rental of property or services for personal, family, or household use, that were not delivered or provided. 11 U.S.C. § 507(a)(6).

☐ **Alimony, Maintenance, or Support**

Claims of a spouse, former spouse, or child of the debtor for alimony, maintenance, or support, to the extent provided in 11 U.S.C. § 507(a)(7).

☐ **Taxes and Certain Other Debts Owed to Governmental Units**

Taxes, customs duties, and penalties owing to federal, state, and local governmental units as set forth in 11 U.S.C § 507(a)(8).

☐ **Commitments to Maintain the Capital of an Insured Depository Institution**

Claims based on commitments to the FDIC, RTC, Director of the Office of Thrift Supervision, Comptroller of the Currency, or Board of Governors of the Federal Reserve System, or their predecessors or successors, to maintain the capital of an insured depository institution. 11 U.S.C. § 507(a)(9).

\*Amounts are subject to adjustment on April 1, 2007, and every three years thereafter with respect to cases commenced on or after the date of adjustment.

0 continuation sheets attached

Form B6F  
(12/03)

In re **Larry Wayne Crumb**

Case No. \_\_\_\_\_

Debtor

## SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS

State the name, mailing address, including zip code, and last four digits of any account number, of all entities holding unsecured claims without priority against the debtor or the property of the debtor, as of the date of filing of the petition. The complete account number of any account the debtor has with the creditor is useful to the trustee and the creditor and may be provided if the debtor chooses to do so. Do not include claims listed in Schedules D and E. If all creditors will not fit on this page, use the continuation sheet provided.

If any entity other than a spouse in a joint case may be jointly liable on a claim, place an "X" in the column labeled "Codebtor", include the entity on the appropriate schedule of creditors, and complete Schedule H - Codebtors. If a joint petition is filed, state whether husband, wife, both of them, or the marital community maybe liable on each claim by placing an "H", "W", "J", or "C" in the column labeled "Husband, Wife, Joint, or Community".

If the claim is contingent, place an "X" in the column labeled "Contingent". If the claim is unliquidated, place an "X" in the column labeled "Unliquidated". If the claim is disputed, place an "X" in the column labeled "Disputed". (You may need to place an "X" in more than one of these three columns.)

Report the total of all claims listed on this schedule in the box labeled "Total" on the last sheet of the completed schedule. Report this total also on the Summary of Schedules.

☐ Check this box if debtor has no creditors holding unsecured claims to report on this Schedule F.

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>4264 2967 6101 4833</b>  <b>AAA Financial Services</b> <b>PO Box 15137</b> <b>Wilmington, DE 19886-5137</b>	-	<b>2002</b> <b>Motor services</b>		<b>X</b>		<b>14,200.00</b>
Account No. <b>4427-1000-3628-2775</b>  <b>Bank Of America</b> <b>1825 E Buckeye Rd</b> <b>Phoenix, AZ 85034</b>	-	<b>Opened 2/01/04 Last Active 7/29/04</b>		<b>X</b>		<b>4,947.00</b>
Account No. <b>4417 1211 4152 0950</b>  <b>Bank One - Cardmember Services</b> <b>PO Box 15153</b> <b>Wilmington, DE 19886-5515</b>	-	<b>July 2004</b> <b>Charge Account</b>		<b>X</b>		<b>9,500.00</b>
Account No. <b>6035320076067006</b>  <b>Cbusa</b> <b>Po Box 9714</b> <b>Gray, TN 37615</b>	-	<b>Opened 10/01/00</b> <b>ChargeAccount</b>		<b>X</b>		<b>Unknown</b>
Subtotal (Total of this page)						<b>28,647.00</b>

6 continuation sheets attached

Form B6F - Cont.  
(12/03)

In re Larry Wayne Crumb, Case No. \_\_\_\_\_  
Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. 55397870		-	Opened 8/01/92 Last Active 5/15/04 ChargeAccount				3,100.00
Cbusasears 8725 W Sahara Ave The Lakes, NV 89163							
Account No. 5188-6300-4901-0439		-	Opened 2/01/04 Last Active 6/22/04 Charge Account		X		7,941.00
Chase 100 Duffy Ave Hicksville, NY 11801							
Account No. 5188630040		-	Opened 2/01/04				Unknown
Chase 100 Duffy Ave Hicksville, NY 11801							
Account No. 5424-1803-7863-6432		-	Opened 2/01/99 Last Active 6/18/04		X		10,320.00
Citi Po Box 6500 Sioux Falls, SD 57117							
Account No. 5424-1806-6565-1730		-	Opened 2/01/04 Last Active 6/30/04		X		13,500.00
Citi Po Box 6500 Sioux Falls, SD 57117							
Sheet no. 1 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							34,861.00

Form B6F - Cont.  
(12/03)

In re Larry Wayne Crumb, Debtor Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>8798 10 110 024322</b>  <b>Comcast</b> <b>PO Box 173885</b> <b>Denver, CO 80217-3885</b>	-	<b>April 2004</b> <b>Cable</b>		<b>X</b>		<b>155.00</b>
Account No. <b>578-0000000-115078-CRUM</b>  <b>Department of Veteran Affairs</b> <b>PO Box 530269</b> <b>Atlanta, GA 30353-0269</b>	-	<b>July 2004</b> <b>Medical Bill</b>		<b>X</b>		<b>150.00</b>
Account No. <b>441712114152</b>  <b>First Usa Bank N A</b> <b>1001 Jefferson Plaza</b> <b>Wilmington, DE 19701</b>	-	<b>Opened 2/01/02 Last Active 6/06/04</b>				<b>2,046.00</b>
Account No. <b>4171399361502</b>  <b>Household Bank</b> <b>Pob 15524</b> <b>Wilmington, DE 19850</b>	-	<b>Opened 4/01/95</b>				<b>Unknown</b>
Account No. <b>3063955944</b>  <b>Jb Robinson</b> <b>375 Ghent Rd</b> <b>Akron, OH 44333</b>	-	<b>Opened 10/01/02 Last Active 11/09/03</b> <b>ChargeAccount</b>				<b>Unknown</b>
Sheet no. <u>2</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page) <b>2,351.00</b>

Form B6F - Cont.  
(12/03)

In re **Larry Wayne Crumb**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
Account No. 3013669441	-		Opened 12/01/97 Last Active 6/26/04 Charge Account		X		10,600.00
Kay Jewelers PO Box 740425 Cincinnati, OH 45274-0425							
Account No. 15414630	-		June 24, 2004 Medical Treatment		X		200.00
Lake Forest ER 75 Remittance Drive, Ste. 1951 Chicago, IL 60675							
Account No. 42744888	-		June 24, 2004 Medical Treatment		X		1,554.00
Lake Forest Hospital 75 Remittance Drive, Ste. 1834 Chicago, IL 60675-7834							
Account No. 6036321023622561	-		Opened 12/01/03 Last Active 4/27/04 ChargeAccount				200.00
Linens N Things/Mccbg Po Box 103149 Roswell, GA 30076							
Account No. C8222049034	-		Opened 11/01/94 Last Active 12/21/94 ChargeAccount		X		Unknown
Lowes/Gecap Po Box 103065 Roswell, GA 30076							
Sheet no. 3 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)
							12,554.00

Form B6F - Cont.  
(12/03)

In re Larry Wayne Crumb, Debtor Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	H U S B A N D, W I F E, J O I N T, O R C O M M U N I T Y	DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM	
Account No. 766260756	-		Opened 9/01/90 Last Active 3/13/91 ChargeAccount				Unknown	
Mbga/Jc Penney Po Box 981131 El Paso, TX 79998					X			
Account No. 296761014833	-		Opened 3/01/03 Last Active 7/01/04				143.00	
Mbna America Bank Na Pob 17054 Wilmington, DE 19884								
Account No. 4489-0310-1907-1452	-		Opened 12/01/95 Last Active 6/22/04				8,380.00	
Ncb/Perfor 1 Ncc Pkwy Kalamazoo, MI 49009					X			
Account No. 448903101128	-		Opened 12/01/95 Last Active 11/01/99				Unknown	
Ncb/Perfor 1 Ncc Pkwy Kalamazoo, MI 49009								
Account No. 585-098-254	-		August 2004				500.00	
New York & Company PO Box 659728 San Antonio, TX 78265-9728					X			
Sheet no. 4 of 6 sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims							Subtotal (Total of this page)	9,023.00

Form B6F - Cont.  
(12/03)

In re **Larry Wayne Crumb**

Case No. \_\_\_\_\_

Debtor

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E D E B T O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>83-6513813</b>  <b>Northeast Radiology Assoc., S.C.</b> <b>PO Box 3837</b> <b>Springfield, IL 62708-3837</b>	-	<b>June 24, 2004</b> <b>Medical Treatment</b>		<b>X</b>		<b>181.00</b>
Account No. <b>7783</b>  <b>Providian Bancorp</b> <b>Po Box 9001</b> <b>Pleasanton, CA 94566</b>	-	<b>Opened 12/01/98</b>				<b>Unknown</b>
Account No. <b>05 53978 70409 4</b>  <b>Sears</b> <b>PO Box 182149</b> <b>Columbus, OH 43218-2149</b>	-	<b>July 2004</b>		<b>X</b>		<b>3,500.00</b>
Account No. <b>860-307-9800</b>  <b>Shop NBC</b> <b>PO Box 659705</b> <b>San Antonio, TX 78265-9705</b>	-	<b>July 2004</b>		<b>X</b>		<b>200.00</b>
Account No. <b>4465-4201-1225-8520</b>  <b>Wells Fargo Bank</b> <b>Po Box 5445</b> <b>Portland, OR 97228</b>	-	<b>Opened 1/01/03 Last Active 3/23/04</b> <b>Charge Account</b>		<b>X</b>		<b>10,921.00</b>
Sheet no. <b>5</b> of <b>6</b> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						<b>Subtotal</b> (Total of this page) <b>14,802.00</b>



Form B6F - Cont.  
(12/03)

In re Larry Wayne Crumb, Debtor Case No. \_\_\_\_\_

**SCHEDULE F. CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, AND MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions.)	C O D E B O R	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U I D A T E D	D I S P U T E D	AMOUNT OF CLAIM
		H W J C				
Account No. <b>842563082</b>						
<b>Wfnnb/Limited</b> <b>Po Box 330066</b> <b>Northglenn, CO 80233</b>	-	<b>Opened 6/01/04 Last Active 6/30/04</b> <b>ChargeAccount</b>				<b>Unknown</b>
Account No. <b>585098254</b>						
<b>Wfnnb/New York &amp; Compa</b> <b>220 W Schrock Rd</b> <b>Westerville, OH 43081</b>	-	<b>Opened 6/01/01</b> <b>ChargeAccount</b>				<b>Unknown</b>
Account No. <b>6035 2510 3103 4627</b>						
<b>Zales</b> <b>Processing Center</b> <b>Des Moines, IA 50364-0001</b>	-	<b>July 2004</b>		<b>X</b>		<b>4,800.00</b>
Account No.						
Account No.						
Sheet no. <u>6</u> of <u>6</u> sheets attached to Schedule of Creditors Holding Unsecured Nonpriority Claims						Subtotal (Total of this page)
						<b>4,800.00</b>
						Total (Report on Summary of Schedules)
						<b>107,038.00</b>

In re Larry Wayne Crumb, Case No. \_\_\_\_\_  
Debtor

## **SCHEDULE G. EXECUTORY CONTRACTS AND UNEXPIRED LEASES**

Describe all executory contracts of any nature and all unexpired leases of real or personal property. Include any timeshare interests. State nature of debtor's interest in contract, i.e., "Purchaser," "Agent," etc. State whether debtor is the lessor or lessee of a lease. Provide the names and complete mailing addresses of all other parties to each lease or contract described.

NOTE: A party listed on this schedule will not receive notice of the filing of this case unless the party is also scheduled in the appropriate schedule of creditors.

☐ Check this box if debtor has no executory contracts or unexpired leases.

Name and Mailing Address, Including Zip Code,  
of Other Parties to Lease or Contract

Description of Contract or Lease and Nature of Debtor's Interest.  
State whether lease is for nonresidential real property.  
State contract number of any government contract.

In re Larry Wayne Crumb,  
Debtor

Case No. \_\_\_\_\_

## SCHEDULE H. CODEBTORS

Provide the information requested concerning any person or entity, other than a spouse in a joint case, that is also liable on any debts listed by debtor in the schedules of creditors. Include all guarantors and co-signers. In community property states, a married debtor not filing a joint case should report the name and address of the nondebtor spouse on this schedule. Include all names used by the nondebtor spouse during the six years immediately preceding the commencement of this case.

☐ Check this box if debtor has no codebtors.

NAME AND ADDRESS OF CODEBTOR	NAME AND ADDRESS OF CREDITOR
------------------------------	------------------------------

0 continuation sheets attached to Schedule of Codebtors

In re **Larry Wayne Crumb**

Debtor(s)

Case No.

### SCHEDULE I. CURRENT INCOME OF INDIVIDUAL DEBTOR(S)

The column labeled "Spouse" must be completed in all cases filed by joint debtors and by a married debtor in a chapter 12 or 13 case whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.

Debtor's Marital Status:	DEPENDENTS OF DEBTOR AND SPOUSE	
<b>Separated</b>	RELATIONSHIP	AGE
<b>EMPLOYMENT</b>	DEBTOR	SPOUSE
Occupation	<b>Sheet Metal Worker</b>	
Name of Employer	<b>Consolidated mechanical services</b>	
How long employed	<b>15 years</b>	
Address of Employer	<b>1100 N. Linden Oak Park, IL 60302</b>	

INCOME: (Estimate of average monthly income)

Current monthly gross wages, salary, and commissions (pro rate if not paid monthly)

Estimated monthly overtime

DEBTOR	SPOUSE
\$ <b>4,280.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
<b>\$ 4,280.00</b>	<b>\$ N/A</b>

SUBTOTAL

LESS PAYROLL DEDUCTIONS

a. Payroll taxes and social security

b. Insurance

c. Union dues

d. Other (Specify) **Education program**

\$ <b>700.00</b>	\$ <b>N/A</b>
\$ <b>240.00</b>	\$ <b>N/A</b>
\$ <b>97.00</b>	\$ <b>N/A</b>
\$ <b>37.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

SUBTOTAL OF PAYROLL DEDUCTIONS

<b>\$ 1,074.00</b>	<b>\$ N/A</b>
<b>\$ 3,206.00</b>	<b>\$ N/A</b>

TOTAL NET MONTHLY TAKE HOME PAY

Regular income from operation of business or profession or farm (attach detailed statement)

Income from real property

Interest and dividends

Alimony, maintenance or support payments payable to the debtor for the debtor's use or that of dependents listed above

Social security or other government assistance  
(Specify)

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

Pension or retirement income

Other monthly income

(Specify)

\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>
\$ <b>0.00</b>	\$ <b>N/A</b>

TOTAL MONTHLY INCOME

<b>\$ 3,206.00</b>	<b>\$ N/A</b>
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TOTAL COMBINED MONTHLY INCOME \$ **3,206.00**

(Report also on Summary of Schedules)

Describe any increase or decrease of more than 10% in any of the above categories anticipated to occur within the year following the filing of this document:

(interval)

**United States Bankruptcy Court  
Northern District of Illinois**

In re **Larry Wayne Crumb**

Debtor(s)

Case No.

Chapter

**7**

**DECLARATION CONCERNING DEBTOR'S SCHEDULES**

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the foregoing summary and schedules, consisting of **19** sheets *[total shown on summary page plus 1]*, and that they are true and correct to the best of my knowledge, information, and belief.

Date **February 16, 2005**

Signature **/s/ Larry Wayne Crumb**

**Larry Wayne Crumb**

Debtor

*Penalty for making a false statement or concealing property:* Fine of up to \$500,000 or imprisonment for up to 5 years or both.  
18 U.S.C. §§ 152 and 3571.

Form 7  
(12/03)

United States Bankruptcy Court  
Northern District of Illinois

In re Larry Wayne Crumb

Debtor(s)

Case No.

Chapter

7

STATEMENT OF FINANCIAL AFFAIRS

This statement is to be completed by every debtor. Spouses filing a joint petition may file a single statement on which the information for both spouses is combined. If the case is filed under chapter 12 or chapter 13, a married debtor must furnish information for both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed. An individual debtor engaged in business as a sole proprietor, partner, family farmer, or self-employed professional, should provide the information requested on this statement concerning all such activities as well as the individual's personal affairs.

Questions 1 - 18 are to be completed by all debtors. Debtors that are or have been in business, as defined below, also must complete Questions 19 - 25. **If the answer to an applicable question is "None," mark the box labeled "None."** If additional space is needed for the answer to any question, use and attach a separate sheet properly identified with the case name, case number (if known), and the number of the question.

DEFINITIONS

*"In business."* A debtor is "in business" for the purpose of this form if the debtor is a corporation or partnership. An individual debtor is "in business" for the purpose of this form if the debtor is or has been, within the six years immediately preceding the filing of this bankruptcy case, any of the following: an officer, director, managing executive, or owner of 5 percent or more of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or self-employed.

*"Insider."* The term "insider" includes but is not limited to: relatives of the debtor; general partners of the debtor and their relatives; corporations of which the debtor is an officer, director, or person in control; officers, directors, and any owner of 5 percent or more of the voting or equity securities of a corporate debtor and their relatives; affiliates of the debtor and insiders of such affiliates; any managing agent of the debtor. 11 U.S.C. § 101.

1. Income from employment or operation of business

None

☐

State the gross amount of income the debtor has received from employment, trade, or profession, or from operation of the debtor's business from the beginning of this calendar year to the date this case was commenced. State also the gross amounts received during the **two years** immediately preceding this calendar year. (A debtor that maintains, or has maintained, financial records on the basis of a fiscal rather than a calendar year may report fiscal year income. Identify the beginning and ending dates of the debtor's fiscal year.) If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income of both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT  
**\$60,000.00**  
**\$50,000.00**  
**\$28,000.00**

SOURCE (if more than one)  
**2002: Wagner Heating**  
**2003: Wagner Heating & Consolidated Heating**  
**2004 (year to date): Consolidated mechanical services**

2. Income other than from employment or operation of business

None

☒

State the amount of income received by the debtor other than from employment, trade, profession, or operation of the debtor's business during the **two years** immediately preceding the commencement of this case. Give particulars. If a joint petition is filed, state income for each spouse separately. (Married debtors filing under chapter 12 or chapter 13 must state income for each spouse whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

AMOUNT

SOURCE

### 3. Payments to creditors

- None ☐ a. List all payments on loans, installment purchases of goods or services, and other debts, aggregating more than \$600 to any creditor, made within **90 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATES OF PAYMENTS	AMOUNT PAID	AMOUNT STILL OWING
Wells Fargo	Mortgage: 1st of every month	\$1,173.00	\$95,000.00
Forest Tatel, Esq. 1941 Rohlwing Road Rolling Meadows, IL 60008-1340	May 2004 July 2004 August 2004	\$21,500.00	\$0.00
Lake County Clerk	July 16, 2004	\$10,000.00	\$0.00

- None ☒ b. List all payments made within **one year** immediately preceding the commencement of this case to or for the benefit of creditors who are or were insiders. (Married debtors filing under chapter 12 or chapter 13 must include payments by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR AND RELATIONSHIP TO DEBTOR	DATE OF PAYMENT	AMOUNT PAID	AMOUNT STILL OWING
--	-----------------	-------------	-----------------------

### 4. Suits and administrative proceedings, executions, garnishments and attachments

- None ☒ a. List all suits and administrative proceedings to which the debtor is or was a party within **one year** immediately preceding the filing of this bankruptcy case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

CAPTION OF SUIT AND CASE NUMBER	NATURE OF PROCEEDING	COURT OR AGENCY AND LOCATION	STATUS OR DISPOSITION
------------------------------------	----------------------	---------------------------------	--------------------------

- None ☒ b. Describe all property that has been attached, garnished or seized under any legal or equitable process within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON FOR WHOSE BENEFIT PROPERTY WAS SEIZED	DATE OF SEIZURE	DESCRIPTION AND VALUE OF PROPERTY
---	-----------------	--------------------------------------

### 5. Repossessions, foreclosures and returns

- None ☒ List all property that has been repossessed by a creditor, sold at a foreclosure sale, transferred through a deed in lieu of foreclosure or returned to the seller, within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR OR SELLER	DATE OF REPOSSESSION, FORECLOSURE SALE, TRANSFER OR RETURN	DESCRIPTION AND VALUE OF PROPERTY
---	--	--------------------------------------

### 6. Assignments and receiverships

- None ☒ a. Describe any assignment of property for the benefit of creditors made within **120 days** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include any assignment by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF ASSIGNEE	DATE OF ASSIGNMENT	TERMS OF ASSIGNMENT OR SETTLEMENT
------------------------------	-----------------------	-----------------------------------



- None ☒ b. List all property which has been in the hands of a custodian, receiver, or court-appointed official within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning property of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CUSTODIAN	NAME AND LOCATION OF COURT CASE TITLE & NUMBER	DATE OF ORDER	DESCRIPTION AND VALUE OF PROPERTY
----------------------------------	--	------------------	--------------------------------------

#### 7. Gifts

- None ☒ List all gifts or charitable contributions made within **one year** immediately preceding the commencement of this case except ordinary and usual gifts to family members aggregating less than \$200 in value per individual family member and charitable contributions aggregating less than \$100 per recipient. (Married debtors filing under chapter 12 or chapter 13 must include gifts or contributions by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF PERSON OR ORGANIZATION	RELATIONSHIP TO DEBTOR, IF ANY	DATE OF GIFT	DESCRIPTION AND VALUE OF GIFT
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#### 8. Losses

- None ☒ List all losses from fire, theft, other casualty or gambling within **one year** immediately preceding the commencement of this case **or since the commencement of this case**. (Married debtors filing under chapter 12 or chapter 13 must include losses by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

DESCRIPTION AND VALUE OF PROPERTY	DESCRIPTION OF CIRCUMSTANCES AND, IF LOSS WAS COVERED IN WHOLE OR IN PART BY INSURANCE, GIVE PARTICULARS	DATE OF LOSS
--------------------------------------	--	--------------

#### 9. Payments related to debt counseling or bankruptcy

- None ☐ List all payments made or property transferred by or on behalf of the debtor to any persons, including attorneys, for consultation concerning debt consolidation, relief under the bankruptcy law or preparation of the petition in bankruptcy within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS OF PAYEE	DATE OF PAYMENT, NAME OF PAYOR IF OTHER THAN DEBTOR	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
Kaplan Law Offices, P.C. 4043 Dempster Street Skokie, IL 60076	August 5, 2004	\$423.00
Kaplan Law Offices, P.C. 4043 Dempster Street Skokie, IL 60076	August 20, 2004	\$200.00
Kaplan Law Offices, P.C. 4043 Dempster Street Skokie, IL 60076	September 2, 2004	\$200.00
Kaplan Law Offices, P.C. 4043 Dempster Street Skokie, IL 60076	December 5, 2004	\$425.00

#### 10. Other transfers

- None ☒ List all other property, other than property transferred in the ordinary course of the business or financial affairs of the debtor, transferred either absolutely or as security within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include transfers by either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF TRANSFEREE, RELATIONSHIP TO DEBTOR	DATE	DESCRIBE PROPERTY TRANSFERRED AND VALUE RECEIVED
---	------	---

### 11. Closed financial accounts

None ☐ List all financial accounts and instruments held in the name of the debtor or for the benefit of the debtor which were closed, sold, or otherwise transferred within **one year** immediately preceding the commencement of this case. Include checking, savings, or other financial accounts, certificates of deposit, or other instruments; shares and share accounts held in banks, credit unions, pension funds, cooperatives, associations, brokerage houses and other financial institutions. (Married debtors filing under chapter 12 or chapter 13 must include information concerning accounts or instruments held by or for either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF INSTITUTION	TYPE OF ACCOUNT, LAST FOUR DIGITS OF ACCOUNT NUMBER, AND AMOUNT OF FINAL BALANCE	AMOUNT AND DATE OF SALE OR CLOSING
---------------------------------	--	---------------------------------------

### 12. Safe deposit boxes

None ☐ List each safe deposit or other box or depository in which the debtor has or had securities, cash, or other valuables within **one year** immediately preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include boxes or depositories of either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF BANK OR OTHER DEPOSITORY	NAMES AND ADDRESSES OF THOSE WITH ACCESS TO BOX OR DEPOSITORY	DESCRIPTION OF CONTENTS	DATE OF TRANSFER OR SURRENDER, IF ANY
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### 13. Setoffs

None ☐ List all setoffs made by any creditor, including a bank, against a debt or deposit of the debtor within **90 days** preceding the commencement of this case. (Married debtors filing under chapter 12 or chapter 13 must include information concerning either or both spouses whether or not a joint petition is filed, unless the spouses are separated and a joint petition is not filed.)

NAME AND ADDRESS OF CREDITOR	DATE OF SETOFF	AMOUNT OF SETOFF
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### 14. Property held for another person

None ☐ List all property owned by another person that the debtor holds or controls.

NAME AND ADDRESS OF OWNER	DESCRIPTION AND VALUE OF PROPERTY	LOCATION OF PROPERTY
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### 15. Prior address of debtor

None ☐ If the debtor has moved within the **two years** immediately preceding the commencement of this case, list all premises which the debtor occupied during that period and vacated prior to the commencement of this case. If a joint petition is filed, report also any separate address of either spouse.

ADDRESS	NAME USED	DATES OF OCCUPANCY
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### 16. Spouses and Former Spouses

None ☐ If the debtor resides or resided in a community property state, commonwealth, or territory (including Alaska, Arizona, California, Idaho, Louisiana, Nevada, New Mexico, Puerto Rico, Texas, Washington, or Wisconsin) within the **six-year period** immediately preceding the commencement of the case, identify the name of the debtor's spouse and of any former spouse who resides or resided with the debtor in the community property state.

NAME

# **17. Environmental Information.**

For the purpose of this question, the following definitions apply:

"Environmental Law" means any federal, state, or local statute or regulation regulating pollution, contamination, releases of hazardous or toxic substances, wastes or material into the air, land, soil, surface water, groundwater, or other medium, including, but not limited to, statutes or regulations regulating the cleanup of these substances, wastes, or material.

"Site" means any location, facility, or property as defined under any Environmental Law, whether or not presently or formerly owned or operated by the debtor, including, but not limited to, disposal sites.

"Hazardous Material" means anything defined as a hazardous waste, hazardous substance, toxic substance, hazardous material, pollutant, or contaminant or similar term under an Environmental Law

- None ☐ a. List the name and address of every site for which the debtor has received notice in writing by a governmental unit that it may be liable or potentially liable under or in violation of an Environmental Law. Indicate the governmental unit, the date of the notice, and, if known, the Environmental Law:

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ b. List the name and address of every site for which the debtor provided notice to a governmental unit of a release of Hazardous Material. Indicate the governmental unit to which the notice was sent and the date of the notice.

SITE NAME AND ADDRESS	NAME AND ADDRESS OF GOVERNMENTAL UNIT	DATE OF NOTICE	ENVIRONMENTAL LAW
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- None ☐ c. List all judicial or administrative proceedings, including settlements or orders, under any Environmental Law with respect to which the debtor is or was a party. Indicate the name and address of the governmental unit that is or was a party to the proceeding, and the docket number.

NAME AND ADDRESS OF GOVERNMENTAL UNIT	DOCKET NUMBER	STATUS OR DISPOSITION
---------------------------------------	---------------	-----------------------

# **18 . Nature, location and name of business**

- None ☐ a. If the debtor is an individual, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was an officer, director, partner, or managing executive of a corporation, partnership, sole proprietorship, or was a self-employed professional within the **six years** immediately preceding the commencement of this case, or in which the debtor owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

If the debtor is a partnership, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities, within the **six years** immediately preceding the commencement of this case.

If the debtor is a corporation, list the names, addresses, taxpayer identification numbers, nature of the businesses, and beginning and ending dates of all businesses in which the debtor was a partner or owned 5 percent or more of the voting or equity securities within the **six years** immediately preceding the commencement of this case.

NAME	TAXPAYER I.D. NO. (EIN)	ADDRESS	NATURE OF BUSINESS	BEGINNING AND ENDING DATES
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- None ☐ b. Identify any business listed in response to subdivision a., above, that is "single asset real estate" as defined in 11 U.S.C. § 101.

NAME	ADDRESS
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The following questions are to be completed by every debtor that is a corporation or partnership and by any individual debtor who is or has been, within the **six years** immediately preceding the commencement of this case, any of the following: an officer, director, managing executive, or owner of more than 5 percent of the voting or equity securities of a corporation; a partner, other than a limited partner, of a partnership; a sole proprietor or otherwise self-employed.

*(An individual or joint debtor should complete this portion of the statement **only** if the debtor is or has been in business, as defined above, within the six years immediately preceding the commencement of this case. A debtor who has not been in business within those six years should go directly to the signature page.)*

#### 19. Books, records and financial statements

- None ☐ a. List all bookkeepers and accountants who within the **two years** immediately preceding the filing of this bankruptcy case kept or supervised the keeping of books of account and records of the debtor.

NAME AND ADDRESS

DATES SERVICES RENDERED

- None ☐ b. List all firms or individuals who within the **two years** immediately preceding the filing of this bankruptcy case have audited the books of account and records, or prepared a financial statement of the debtor.

NAME

ADDRESS

DATES SERVICES RENDERED

- None ☐ c. List all firms or individuals who at the time of the commencement of this case were in possession of the books of account and records of the debtor. If any of the books of account and records are not available, explain.

NAME

ADDRESS

- None ☐ d. List all financial institutions, creditors and other parties, including mercantile and trade agencies, to whom a financial statement was issued within the **two years** immediately preceding the commencement of this case by the debtor.

NAME AND ADDRESS

DATE ISSUED

#### 20. Inventories

- None ☐ a. List the dates of the last two inventories taken of your property, the name of the person who supervised the taking of each inventory, and the dollar amount and basis of each inventory.

DATE OF INVENTORY

INVENTORY SUPERVISOR

DOLLAR AMOUNT OF INVENTORY  
(Specify cost, market or other basis)

- None ☐ b. List the name and address of the person having possession of the records of each of the two inventories reported in a., above.

DATE OF INVENTORY

NAME AND ADDRESSES OF CUSTODIAN OF INVENTORY  
RECORDS

#### 21. Current Partners, Officers, Directors and Shareholders

- None ☐ a. If the debtor is a partnership, list the nature and percentage of partnership interest of each member of the partnership.

NAME AND ADDRESS

NATURE OF INTEREST

PERCENTAGE OF INTEREST

- None ☐ b. If the debtor is a corporation, list all officers and directors of the corporation, and each stockholder who directly or indirectly owns, controls, or holds 5 percent or more of the voting or equity securities of the corporation.

NAME AND ADDRESS

TITLE

NATURE AND PERCENTAGE  
OF STOCK OWNERSHIP

**22 . Former partners, officers, directors and shareholders**

None ☐ a. If the debtor is a partnership, list each member who withdrew from the partnership within **one year** immediately preceding the commencement of this case.

NAME	ADDRESS	DATE OF WITHDRAWAL
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None ☐ b. If the debtor is a corporation, list all officers, or directors whose relationship with the corporation terminated within **one year** immediately preceding the commencement of this case.

NAME AND ADDRESS	TITLE	DATE OF TERMINATION
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**23 . Withdrawals from a partnership or distributions by a corporation**

None ☐ If the debtor is a partnership or corporation, list all withdrawals or distributions credited or given to an insider, including compensation in any form, bonuses, loans, stock redemptions, options exercised and any other perquisite during **one year** immediately preceding the commencement of this case.

NAME & ADDRESS OF RECIPIENT, RELATIONSHIP TO DEBTOR	DATE AND PURPOSE OF WITHDRAWAL	AMOUNT OF MONEY OR DESCRIPTION AND VALUE OF PROPERTY
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**24. Tax Consolidation Group.**

None ☐ If the debtor is a corporation, list the name and federal taxpayer identification number of the parent corporation of any consolidated group for tax purposes of which the debtor has been a member at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PARENT CORPORATION	TAXPAYER IDENTIFICATION NUMBER
----------------------------	--------------------------------

**25. Pension Funds.**

None ☐ If the debtor is not an individual, list the name and federal taxpayer identification number of any pension fund to which the debtor, as an employer, has been responsible for contributing at any time within the **six-year period** immediately preceding the commencement of the case.

NAME OF PENSION FUND	TAXPAYER IDENTIFICATION NUMBER
----------------------	--------------------------------

**DECLARATION UNDER PENALTY OF PERJURY BY INDIVIDUAL DEBTOR**

I declare under penalty of perjury that I have read the answers contained in the foregoing statement of financial affairs and any attachments thereto and that they are true and correct.

Date	<u>February 16, 2005</u>	Signature	<u>/s/ Larry Wayne Crumb</u>
			<b>Larry Wayne Crumb</b>
			Debtor

*Penalty for making a false statement:* Fine of up to \$500,000 or imprisonment for up to 5 years, or both. 18 U.S.C. §§ 152 and 3571

Official Form 8  
(12/03)

**United States Bankruptcy Court  
Northern District of Illinois**

In re Larry Wayne Crumb

Debtor(s)

Case No. \_\_\_\_\_

Chapter

7

**CHAPTER 7 INDIVIDUAL DEBTOR'S STATEMENT OF INTENTION**

1. I have filed a schedule of assets and liabilities which includes consumer debts secured by property of the estate.
2. I intend to do the following with respect to the property of the estate which secures those consumer debts:

*a. Property to Be Surrendered.*

**Description of Property**  
**-NONE-**

**Creditor's name**

*b. Property to Be Retained*

*[Check any applicable statement.]*

	Description of Property	Creditor's Name	Property is claimed as exempt	Property will be redeemed pursuant to 11 U.S.C. § 722	Debt will be reaffirmed pursuant to 11 U.S.C. § 524(c)
1.	<b>Residential House:</b> <b>269 North Prarie, Mundelein, IL 60060</b>	<b>D. Shatner; E. Hallberg &amp; D. Crumb</b>	<b>Debtor will retain collateral and continue to make regular payments.</b>		

Date February 16, 2005

Signature /s/ Larry Wayne Crumb

**Larry Wayne Crumb**  
Debtor

**United States Bankruptcy Court  
Northern District of Illinois**In re Larry Wayne Crumb

Debtor(s)

Case No.

Chapter 7**DISCLOSURE OF COMPENSATION OF ATTORNEY FOR DEBTOR(S)**

1. Pursuant to 11 U.S.C. § 329(a) and Bankruptcy Rule 2016(b), I certify that I am the attorney for the above-named debtor and that compensation paid to me within one year before the filing of the petition in bankruptcy, or agreed to be paid to me, for services rendered or to be rendered on behalf of the debtor(s) in contemplation of or in connection with the bankruptcy case is as follows:

For legal services, I have agreed to accept.....	\$	<u>1,040.00</u>
Prior to the filing of this statement I have received.....	\$	<u>1,040.00</u>
Balance Due.....	\$	<u>0.00</u>

2. \$ 209.00 of the filing fee has been paid.

3. The source of the compensation paid to me was:

☒ Debtor ☐ Other (specify):

4. The source of compensation to be paid to me is:

☒ Debtor ☐ Other (specify):

5. ☒ I have not agreed to share the above-disclosed compensation with any other person unless they are members and associates of my law firm.

☐ I have agreed to share the above-disclosed compensation with a person or persons who are not members or associates of my law firm. A copy of the agreement, together with a list of the names of the people sharing in the compensation is attached.

6. In return for the above-disclosed fee, I have agreed to render legal service for all aspects of the bankruptcy case, including:

- Analysis of the debtor's financial situation, and rendering advice to the debtor in determining whether to file a petition in bankruptcy;
- Preparation and filing of any petition, schedules, statement of affairs and plan which may be required;
- Representation of the debtor at the meeting of creditors and confirmation hearing, and any adjourned hearings thereof;
- [Other provisions as needed]

**Negotiations with secured creditors to reduce to market value; exemption planning; preparation and filing of reaffirmation agreements and applications as needed; preparation and filing of motions pursuant to 11 USC 522(f)(2)(A) for avoidance of liens on household goods.**

7. By agreement with the debtor(s), the above-disclosed fee does not include the following service:

**Representation of the debtors in any dischargeability actions, judicial lien avoidances, relief from stay actions or any other adversary proceeding.**

**CERTIFICATION**

I certify that the foregoing is a complete statement of any agreement or arrangement for payment to me for representation of the debtor(s) in this bankruptcy proceeding.

Dated: February 16, 2005

/s/ Alexey Y. Kaplan

Alexey Y. Kaplan

Kaplan Law Offices, P.C.

4043 Dempster Street

Skokie, IL 60076

847-676-8600 Fax: 847-676-8601

alexey\_kaplan@yahoo.com





**United States Bankruptcy Court  
Northern District of Illinois**

In re **Larry Wayne Crumb**

Debtor(s)

Case No.

Chapter

**7**

**VERIFICATION OF CREDITOR MATRIX**

Number of Creditors: **45**

The above-named Debtor(s) hereby verifies that the list of creditors is true and correct to the best of my (our) knowledge.

Date: **February 16, 2005**

**/s/ Larry Wayne Crumb**

**Larry Wayne Crumb**

Signature of Debtor

Bank of America  
PO Box 5270  
Carol Stream, IL 60197-5270

Case  
PO Box 52064  
Phoenix, AZ 85072-2064

Citi Cards  
PO Box 6419  
The Lakes, NV 88901-6419

Citi Cards  
PO Box 6404  
The Lakes, NV 88901-6404

D. Shatner; E. Hallberg & D. Crumb  
Acct No Rec. #5610969  
3702 West Agatite Ave., 1-E  
Chicago, IL 60625

Donald Crumb  
3702 W. Agatite, Apt. 1-W  
Chicago, IL 60625

Evelyn Hallberg  
3702 W. Agatite, Unit 1-W  
Chicago, IL 60625

Kay Jewelers  
PO Box 1799  
Akron, OH 44309

Kay Jewelers  
375 Ghent Rd.  
Akron, OH 44333

National City  
PO Box 856177  
Louisville, KY 40285-6177

OSI Collection Services, Inc.  
PO Box 550720  
Jacksonville, FL 32255-0720

Wells Fargo  
PO Box 30086  
Los Angeles, CA 90030-0086

Wells Fargo Home Mortgage  
Acct No 0032184699  
MAC X7801-03K  
3476 Stateview Blvd.  
Fort Mill, SC 29715

AAA Financial Services  
Acct No 4264 2967 6101 4833  
PO Box 15137  
Wilmington, DE 19886-5137

Bank Of America  
Acct No 4427-1000-3628-2775  
1825 E Buckeye Rd  
Phoenix, AZ 85034

Bank One - Cardmember Services  
Acct No 4417 1211 4152 0950  
PO Box 15153  
Wilmington, DE 19886-5515

Cbusa  
Acct No 6035320076067006  
Po Box 9714  
Gray, TN 37615

Cbusasears  
Acct No 55397870  
8725 W Sahara Ave  
The Lakes, NV 89163

Chase  
Acct No 5188-6300-4901-0439  
100 Duffy Ave  
Hicksville, NY 11801

Chase  
Acct No 5188630040  
100 Duffy Ave  
Hicksville, NY 11801

Citi  
Acct No 5424-1803-7863-6432  
Po Box 6500  
Sioux Falls, SD 57117

Citi  
Acct No 5424-1806-6565-1730  
Po Box 6500  
Sioux Falls, SD 57117

Comcast  
Acct No 8798 10 110 024322  
PO Box 173885  
Denver, CO 80217-3885

Department of Veteran Affairs  
Acct No 578-0000000-115078-CRUM  
PO Box 530269  
Atlanta, GA 30353-0269

First Usa Bank N A  
Acct No 441712114152  
1001 Jefferson Plaza  
Wilmington, DE 19701

Household Bank  
Acct No 4171399361502  
Pob 15524  
Wilmington, DE 19850

Jb Robinson  
Acct No 3063955944  
375 Ghent Rd  
Akron, OH 44333

Kay Jewelers  
Acct No 3013669441  
PO Box 740425  
Cincinnati, OH 45274-0425

Lake Forest ER  
Acct No 15414630  
75 Remittance Drive, Ste. 1951  
Chicago, IL 60675

Lake Forest Hospital  
Acct No 42744888  
75 Remittance Drive, Ste. 1834  
Chicago, IL 60675-7834

Linens N Things/Mccbg  
Acct No 6036321023622561  
Po Box 103149  
Roswell, GA 30076

Lowe's/Gecap  
Acct No C8222049034  
Po Box 103065  
Roswell, GA 30076

Mbga/Jc Penney  
Acct No 766260756  
Po Box 981131  
El Paso, TX 79998

Mbna America Bank Na  
Acct No 296761014833  
Pob 17054  
Wilmington, DE 19884

Ncb/Perfor  
Acct No 4489-0310-1907-1452  
1 Ncc Pkwy  
Kalamazoo, MI 49009

Ncb/Perfor  
Acct No 448903101128  
1 Ncc Pkwy  
Kalamazoo, MI 49009

New York & Company  
Acct No 585-098-254  
PO Box 659728  
San Antonio, TX 78265-9728

Northeast Radiology Assoc., S.C.  
Acct No 83-6513813  
PO Box 3837  
Springfield, IL 62708-3837

Providian Bancorp  
Acct No 7783  
Po Box 9001  
Pleasanton, CA 94566

Sears  
Acct No 05 53978 70409 4  
PO Box 182149  
Columbus, OH 43218-2149

Shop NBC  
Acct No 860-307-9800  
PO Box 659705  
San Antonio, TX 78265-9705

Wells Fargo Bank  
Acct No 4465-4201-1225-8520  
Po Box 5445  
Portland, OR 97228

Wfnnb/Limited  
Acct No 842563082  
Po Box 330066  
Northglenn, CO 80233

Wfnnb/New York & Compa  
Acct No 585098254  
220 W Schrock Rd  
Westerville, OH 43081

Zales

Acct No 6035 2510 3103 4627

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Des Moines, IA 50364-0001

Document Page 39 of 42  
**United States Bankruptcy Court**  
Northern District of Illinois

In re Larry Wayne Crumb,  
Debtor

Case No. \_\_\_\_\_

Chapter 7

**DECLARATION OF COMPLIANCE WITH RULE 9009**

The undersigned is the attorney for the debtor in this case.

The undersigned declares under penalty of perjury that the Schedules and Forms filed in this case for the debtor were computer generated using *Best Case Bankruptcy* and conform with those prescribed by Bankruptcy Rule 9009.

Date February 16, 2005

/s/ Alexey Y. Kaplan 6272494

Signature of attorney

**Alexey Y. Kaplan 6272494**  
**Kaplan Law Offices, P.C.**  
**4043 Dempster Street**  
**Skokie, IL 60076**  
**847-676-8600**





In re Larry Wayne Crumb

Debtor(s)

Case No. \_\_\_\_\_

## NOTICE TO CONSUMER DEBTOR OF AVAILABLE CHAPTERS

If you intend to file a petition for relief under the bankruptcy laws of the United States, and your debts are primarily consumer debts, the Clerk of Court is required to notify you of each chapter of the Bankruptcy Code under which you may seek relief. You may proceed under:

**Chapter 7** - Liquidation, or

**Chapter 11** - Reorganization, or

**Chapter 13** - Adjustment of Debts of an Individual with Regular Income

IF YOU HAVE ANY QUESTIONS REGARDING THE INFORMATION CONTAINED IN THIS NOTICE, YOU SHOULD CONSULT WITH YOUR ATTORNEY.

**Clerk of the Court**

## ACKNOWLEDGMENT

I hereby certify that I have read this notice.

Date February 16, 2005

Signature /s/ Larry Wayne Crumb

**Larry Wayne Crumb**

Debtor

**STATEMENT OF INFORMATION REQUIRED BY 11 U.S.C. §341****INTRODUCTION**

Pursuant to the Bankruptcy Reform Act of 1994, the Office of the United States Trustee, United States Department of Justice, has prepared this information sheet to help you understand some of the possible consequences of filing a bankruptcy petition under chapter 7 of the Bankruptcy Code. This information is intended to make you aware of...

- (1) the potential consequences of seeking a discharge in bankruptcy, including the effects on credit history;
- (2) the effect of receiving a discharge of debts
- (3) the effect of reaffirming a debt; and
- (4) your ability to file a petition under a different chapter of the Bankruptcy Code.

There are many other provisions of the Bankruptcy Code that may affect your situation. This information sheet contains only general principles of law and is not a substitute for legal advice. If you have questions or need further information as to how the bankruptcy laws apply to your specific case, you should consult with your lawyer.

**WHAT IS A DISCHARGE?**

The filing of a chapter 7 petition is designed to result in a discharge of most of the debts you listed on your bankruptcy schedules. A discharge is a court order that says you do not have to repay your debts, but there are a number of exceptions. Debts which may not be discharged in your chapter 7 case include, for example, most taxes, child support, alimony, and student loans; court-ordered fines and restitution; debts obtained through fraud or deception; and personal injury debts caused by driving while intoxicated or taking drugs. Your discharge may be denied entirely if you, for example, destroy or conceal property; destroy, conceal or falsify records; or make a false oath. Creditors cannot ask you to pay any debts which have been discharged. You can only receive a chapter 7 discharge once every six (6) years.

**WHAT ARE THE POTENTIAL EFFECTS OF A DISCHARGE?**

The fact that you filed bankruptcy can appear on your credit report for as long as 10 years. Thus, filing a bankruptcy petition may affect your ability to obtain credit in the future. Also, you may not be excused from repaying any debts that were not listed on your bankruptcy schedules or that you incurred after you filed for bankruptcy.

**WHAT ARE THE EFFECTS OF REAFFIRMING A DEBT?**

After you file your petition, a creditor may ask you to reaffirm a certain debt or you may seek to do so on your own. Reaffirming a debt means that you sign and file with the court a legally enforceable document, which states that you promise to repay all or a portion of the debt that may otherwise have been discharged in your bankruptcy case. Reaffirmation agreements must generally be filed with the court within 60 days after the first meeting of the creditors.

Reaffirmation agreements are strictly voluntary — they are not required by the Bankruptcy Code or other state or federal law. You can voluntarily repay any debt instead of signing a reaffirmation agreement, but there may be valid reasons for wanting to reaffirm a particular debt.

Reaffirmation agreements must not impose an undue burden on you or your dependents and must be in your best interest. If you decide to sign a reaffirmation agreement, you may cancel it at any time before the court issues your discharge order or within sixty (60) days after the reaffirmation agreement was filed with the court, whichever is later. If you reaffirm a debt and fail to make the payments required in the reaffirmation agreement, the creditor can take action against you to recover any property that was given as security for the loan and you may remain personally liable for any remaining debt.

**OTHER BANKRUPTCY OPTIONS**

You have a choice in deciding what chapter of the Bankruptcy Code will best suit your needs. Even if you have already filed for relief under chapter 7, you may be eligible to convert your case to a different chapter.

Chapter 7 is the liquidation chapter of the Bankruptcy Code. Under chapter 7, a trustee is appointed to collect and sell, if economically feasible, all property you own that is not exempt from these actions.

Chapter 11 is the reorganization chapter most commonly used by businesses, but it is also available to individuals. Creditors vote on whether to accept or reject a plan, which also must be approved by the court. While the debtor normally remains in control of the assets, the court can order the appointment of a trustee to take possession and control of the business.

Chapter 12 offers bankruptcy relief to those who qualify as family farmers. Family farmers must propose a plan to repay their creditors over a three-to-five year period and it must be approved by the court. Plan payments are made through a chapter 12 trustee, who also monitors the debtor's farming operations during the pendency of the plan.

Finally, chapter 13 generally permits individuals to keep their property by repaying creditors out of their future income. Each chapter 13 debtor writes a plan which must be approved by the bankruptcy court. The debtor must pay the chapter 13 trustee the amounts set forth in their plan. Debtors receive a discharge after they complete their chapter 13 repayment plan. Chapter 13 is only available to individuals with regular income whose debts do not exceed \$1,000,000 (\$250,000 in unsecured debts and \$750,000 in secured debts).

**AGAIN, PLEASE SPEAK TO YOUR LAWYER IF YOU NEED FURTHER INFORMATION OR EXPLANATION, INCLUDING HOW THE BANKRUPTCY LAWS RELATE TO YOUR SPECIFIC CASE.**

/s/ Larry Wayne Crumb

Debtor's Signature

February 16, 2005

Date